

**State of Michigan
Department of Labor & Economic Growth
Office of Financial and Insurance Services**

**Enforcement Actions
January – March 2004**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Absolute Mortgage, LLC Holt, MI	04-2667	Mortgage Broker	Proposed Consent Order	02-11-04	MCL 445.1652 Unlicensed activity	Consent Order	02-18-04	\$1,000 Civil Fine
Currier, Thomas J. & Currier & Associates Ins. Agency, Inc. St. Clair, MI	02-1127	Accident & Health, Life, Multiple Lines Property & Casualty	Notice of Opportunity to Show Compliance	03-31-03	MCL 500.249(a) Failure to respond; 1207(1)(2) Fiduciary violation	Consent Order	01-09-04	Revocation \$900 Civil Penalty
First Capital Corporation Clinton Twp., MI	03-1837	Mortgage Broker-Deb	Notice of Opportunity to Show Compliance	09-30-03	MCL 445.1657(2) Failure to submit financial statement	Consent Order	01-29-04	\$3,000 Civil Fine \$3,000 Late Penalty Fee
Franklin First Financial LTD West Hempstead, NY	03-1879	Mortgage Broker-Deb	Notice of Opportunity to Show Compliance	10-30-03	MCL 493.56a(2), & MCL 445.1657(2); Failure to submit financial statement	Consent Order	02-05-04	\$1,000 Civil Fine \$1,000 Late Penalty Fee
Franklin Mortgage & Realty Company Allen Park, MI	03-1838	Mortgage Broker-Deb	Notice of Opportunity to Show Compliance	09-22-03	MCL 445.1657(2) Failure to submit financial statement	Final Decision	01-22-04	Revocation \$1,000 Civil Fine \$1,000 Penalty
Golden Dental Plans, Inc. Warren, MI 48093	03-1871	Dental	Notice of Opportunity to Show Compliance	12-23-03	MCL 500.3521; MCL 500.3525; MCL 500.3565; MCL 500.3509; MCL 500.1003	Consent Order	03-10-04	Civil Penalty \$8,000
Hatz-Bosworth-LaFrance, Inc. & Hatz, Thomas E. Bloomfield Hills, MI	02-954	Accident & Health, Multiple Lines Property & Casualty, Life	Notice of Opportunity to Show Compliance	07-18-02	MCL 500.1207(1) Conduct unbecoming an agent, 500.1207, Fiduciary violation	Consent Order	01-06-04	\$5,000 Civil Penalty
HUB International of Indiana LTD Evansville, IN	09-982	Surplus Lines	Notice of Opportunity to Show Compliance	02-05-04	MCL 500.1905(1) Unlicensed activity	Consent Order	03-02-04	\$500 Market Conduct Fee

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Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Jeffery, Ruth E. Westland, MI	03-1159	Accident & Health, Life, Multiple Lines Property & Casualty	Notice of Opportunity to Show Compliance	07-10-03	MCL 500.1239(h) Conduct unbecoming an agent; MCL 500.1207(1) Fiduciary violation	Consent Order	02-03-04	Revocation
Mortgage Place, LLC (The) Oak Park, MI	03-1547	Mortgage Broker	Notice of Opportunity to Show Compliance	04-18-03	MCL 445.1671(3), Failure to submit annual report; MCL 493.56a(13), Failure to submit annual report	Consent Order	01-07-04	\$2,000 Penalty Fee
Sargent, James A. Flint, MI	03-1124	Accident & Health, Life, Limited Lines Property & Casualty,	Notice of Opportunity to Show Compliance	03-12-03	MCL 500.1204, Lack of fitness or trustworthiness, MCL 500.1207 Fiduciary violation	Consent Order	03-10-04	Civil Penalty \$1,000
Star Financial, L.L. C. Grand Rapids, MI	03-1843	Mortgage Broker	Notice of Opportunity to Show Compliance	09-22-03	MCL 445.1657(2) Failure to submit financial statement	Consent Order	01-22-04	License surrendered; Respondent agrees to pay \$1,000 late penalty fee & 500 civil fine as a precondition to receiving a license in the future
Ultimed HMO of Michigan	03-1115	Life & Annuities; Disability	Notice of Opportunity to Show Compliance	01-17-03	MCL 500.438(3), Company failure to file; MCL 500.1324 Failure to register; MCL 500.1325(3), Failure to financial report	Consent Order	01-29-04	Fine/Penalties/Late Penalty Fees \$200,000